I am exasperated to learn of the CBA's attempt to impose the federal "established business relationship" exemption on Indiana consumers. Those who are paying the phone bill should have the privilege of determining who can call them. If I want to communicate with my bank, credit card holders, etc., I have their phone numbers and can call them. The only reason that a bank or credit card holder should call me is if there is a problem with my account! I don't want to be solicited or surveyed.